

**From:** "Michael Su" <michaelsu@hotmail.com> on 07/09/2006 01:55:04 PM

**Subject:** Debit Card Fees

Dear Federal Reserve,

I am a customer with Bank of America and I was totally unaware of the extra fee charged on debit card purchases. I have been using my debit card for purchases for many years now, and never knew about the extra fee until I happened to come across an article on bankrate.com while searching for high-yield savings account. I went home and compared my last grocery and gas receipt to the amount deducted from my checking account and indeed these were different. I am outraged that Bank of America has never specifically disclosed this fee to me as it has cost me possibly hundreds of dollars in fees that I would have avoided had I been properly notified.

I would say that many of us are NOT properly notified and that this extra fee has not been adequately disclosed to consumers. In addition, I would not be surprised if there was a lawsuit brought on by myself and others in an attempt to recuperate some of those lost fees.

Sincerely,  
Michael Su